Certificate Number: 13791-CAN-DE-018334371

Bankruptcy Case Number: 11-57598



13791-CAN-DE-018334371

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 02, 2012, at 12:22 o'clock AM EDT, Romeo Labra completed a course on personal financial management given by internet by DebtorWise Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: June 02, 2012 By: /s/Tara Hardaway

Name: Tara Hardaway

Title: Counselor

Certificate Number: 13791-CAN-DE-018334370

Bankruptcy Case Number: 11-57598



13791-CAN-DE-018334370

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 02, 2012, at 12:22 o'clock AM EDT, Esmeralda Labra completed a course on personal financial management given by internet by DebtorWise Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: June 02, 2012 By: /s/Tara Hardaway

Name: <u>Tara Hardaway</u>

Title: Counselor